



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [WINTRUST FINANCIAL CORPORATION](#)

City/State [ROSEMONT, IL](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [52,378,078](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [15](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[WINTRUST FINANCIAL CORPORATION](#)
[9700 WEST HIGGINS ROAD](#)
[ROSEMONT, IL 60018](#)

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Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	50,079,959			45,986,079			46,764,308			41,263,905			33,224,627		
Net income (\$000)	364,865			367,394			466,151			292,990			355,697		
Number of BHCs in peer group	132			132			130			128			125		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.77	2.79	43	2.41	2.65	26	2.41	2.60	31	2.53	2.77	27	3.19	3.01	54
+ Non-interest income	1.02	0.94	60	1.32	1.09	68	1.26	1.04	68	1.47	1.21	68	1.21	1.32	57
- Overhead expense	2.32	2.18	64	2.47	2.21	72	2.43	2.17	71	2.59	2.57	62	2.79	2.69	61
- Provision for credit losses	0.08	0.10	51	-0.20	-0.12	30	-0.13	-0.09	40	0.46	0.51	45	0.16	0.15	65
+ Securities gains (losses)	0	0	78	0	0.01	67	0	0.01	61	0	0.02	29	0	0.01	59
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	15	0	0	42
= Pretax net operating income (tax equivalent)	1.35	1.46	41	1.46	1.76	28	1.37	1.66	28	0.96	1.04	40	1.46	1.56	40
Net operating income	0.97	1.10	32	1.07	1.34	22	1	1.26	21	0.71	0.81	34	1.07	1.19	33
Net income	0.97	1.10	32	1.07	1.34	22	1	1.26	21	0.71	0.82	34	1.07	1.19	33
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18				1.17
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.30	3.36	43	2.94	3.12	35	2.91	3.06	36	3.38	3.55	34	4.54	4.41	61
Interest expense	0.36	0.35	60	0.37	0.26	76	0.34	0.25	77	0.66	0.52	73	1.08	1.08	55
Net interest income (tax equivalent)	2.94	3.01	39	2.57	2.85	28	2.57	2.80	31	2.72	3.01	27	3.46	3.33	52
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.06	0.09	49	0.06	0.12	39	0.06	0.11	44	0.13	0.27	38	0.20	0.21	57
Earnings coverage of net loan and lease losses (X)	34.15	36.38	58	29.16	26.30	62	27.38	39.72	60	14.35	22.91	55	10.77	24.40	42
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.64	1.17	11	0.75	1.32	14	0.71	1.23	15	0.99	1.58	15	0.58	0.83	29
Allowance for loan and lease losses / Total loans and leases	0.64	1.15	12	0.73	1.30	14	0.70	1.20	16	0.96	1.55	13	0.58	0.81	29
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.31	0.39	41	0.29	0.58	20	0.20	0.49	16	0.40	0.71	24	0.44	0.57	38
30–89 days past due loans and leases / Total loans and leases	0.61	0.33	83	0.54	0.29	82	0.74	0.32	87	0.60	0.39	78	1.09	0.43	89
Liquidity and Funding															
Net noncore funding dependence	5.46	5.89	54	-1.51	-3.31	56	-3.49	-2.33	48	-0.09	3.20	44	5.46	14.45	23
Net short-term noncore funding dependence	-1.71	0.87	29	-6.94	-9.17	50	-7.91	-7.71	44	-5.07	-4.76	43	-0.59	3.38	30
Net loans and leases / Total assets	73.18	63.09	74	71.04	58.81	82	70.60	58.67	80	73.34	61.58	82	73.88	63.77	75
Capitalization															
Tier 1 leverage ratio	8.80	9.22	37	8.13	9.07	23	7.98	8.98	23	8.10	9.13	19	8.69	9.76	20
Holding company equity capital / Total assets	8.85	9.68	36	9.22	10.79	24	8.97	10.71	24	9.13	11.16	21	10.08	12.43	23
Total equity capital (including minority interest) / Total assets	8.85	9.81	33	9.22	10.91	22	8.97	10.82	22	9.13	11.29	19	10.08	12.57	22
Common equity tier 1 capital / Total risk-weighted assets	9.01	11.79	4	8.85	12.64	2	8.55	12.42	1	8.82	12.38	2	9.22	12.17	4
Net loans and leases / Equity capital (X)	8.26	6.64	78	7.71	5.47	89	7.87	5.53	90	8.03	5.58	89	7.33	5.21	85
Cash dividends / Net income	22.08	31.93	32	20.13	27.22	36	21.16	28.27	35	29.31	42.30	35	18.30	33.12	25
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	9.50	6.04	69	9.38	9.51	52	11.23	10.50	65	23.14	16.68	71	17.16	9.26	82
Equity capital	5.16	-3.83	74	8.25	7.52	69	9.30	7.46	72	11.51	6.99	76	12.97	10.49	73
Net loans and leases	12.80	14.48	53	3.62	-0.66	76	7.08	3.36	70	22.25	9.07	84	12.95	9.10	73
Noncore funding	36.31	36.20	64	-18.26	-21.64	57	-7.71	-14.79	61	25.82	-12.18	89	18.91	6.59	77
Parent Company Ratios															
Short-term debt / Equity capital	1.39	0.48	84	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	10.76	11.91	54	13.29	10.65	72	12.90	10.95	69	14.66	13.56	68	19.92	13.04	73
Equity investment in subsidiaries / Equity capital	109.43	104.01	74	109.19	103.15	79	110.40	103.22	82	108.47	102.81	81	115.58	103.22	92
Cash from ops + noncash items + op expense / Op expense + dividends	66.55	118.32	30	103.05	155.61	33	96.11	154.48	21	138.21	147.24	55	103.09	190.27	18

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,008,809	852,547	1,143,563	1,141,851	1,222,207	18.33	58.78
Income from lease financing receivables.....	17,923	17,233	22,779	35,951	18,930	4.00	320.53
Fully taxable income on loans and leases.....	1,019,176	865,246	1,160,264	1,169,313	1,226,276	17.79	60.76
Tax-exempt income on loans and leases.....	7,556	4,534	6,078	8,489	14,861	66.65	34.23
Estimated tax benefit on income on loans and leases.....	2,021	1,197	1,608	2,235	3,927	68.77	-28.81
Income on loans and leases (tax equivalent).....	1,028,753	870,977	1,167,950	1,180,037	1,245,064	18.11	60.13
Investment interest income (tax equivalent).....	108,955	69,575	97,279	101,815	110,343	56.60	128.53
Interest on balances due from depository institutions.....	23,098	4,352	6,606	8,553	29,804	430.74	253.78
Interest income on other earning assets.....	9,360	5,297	7,250	7,030	6,155	76.70	181.25
Total interest income (tax equivalent).....	1,170,166	950,201	1,279,085	1,297,435	1,391,366	23.15	67.17
Interest on time deposits of \$250K or more	4,404	13,124	15,031	29,867	35,881	-66.44	-48.38
Interest on time deposits < \$250K.....	9,158	23,853	27,199	63,394	78,897	-61.61	-60.04
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	66,193	34,570	45,889	95,917	164,114	91.48	145.64
Interest on other borrowings and trading liabilities.....	31,913	30,508	40,425	41,974	35,776	4.61	78.04
Interest on subordinated debt and mandatory convertible securities	16,484	16,469	21,983	21,961	15,555	0.09	209.27
Total interest expense.....	128,152	118,524	150,527	253,113	330,223	8.12	56.95
Net interest income (tax equivalent).....	1,042,014	831,677	1,128,558	1,044,322	1,061,143	25.29	68.52
Non-interest income.....	381,702	454,491	589,985	607,780	401,844	-16.02	60.65
Adjusted operating income (tax equivalent)	1,423,716	1,286,168	1,718,543	1,652,102	1,462,987	10.69	66.34
Overhead expense.....	870,240	851,291	1,135,351	1,067,501	926,561	2.23	62.87
Provision for credit losses.....	30,943	-68,562	-59,263	188,477	53,626		40.27
Securities gains (losses)	262	1,144	1,079	221	899	-77.10	745.16
Other tax equivalent adjustments	0	0	0	-1	0		
Pretax net operating income (tax equivalent).....	508,850	503,447	641,397	394,197	486,325	1.07	69.86
Applicable income taxes	140,517	133,357	171,645	96,792	124,404	5.37	33.43
Tax equivalent adjustments	3,468	2,696	3,601	4,415	6,224	28.64	-35.30
Applicable income taxes (tax equivalent).....	143,985	136,053	175,246	101,207	130,628	5.83	30.10
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	364,865	367,394	466,151	292,990	355,697	-0.69	93.15
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	364,865	367,394	466,151	292,990	355,697	-0.69	93.15
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	364,865	367,394	466,151	292,990	355,697	-0.69	93.15
Investment securities income (tax equivalent).....	108,955	69,575	97,279	101,815	110,343	56.60	128.53
US Treasury and agency securities (excluding mortgage-backed securities)	6,820	5,702	7,063	26,480	39,352	19.61	-50.11
Mortgage-backed securities	90,729	52,722	74,478	59,629	51,845	72.09	303.31
All other securities	11,406	11,151	15,738	15,706	19,146	2.29	-0.91
Cash dividends declared.....	80,556	73,960	98,629	85,890	65,110	8.92	162.74
Common	59,583	52,987	70,663	64,513	56,910	12.45	159.82
Preferred.....	20,973	20,973	27,966	21,377	8,200	0.00	171.39

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturities securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....
 Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....
 Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Interest income (tax equivalent).....	3.12	3.12	50	2.76	2.90	38	2.74	2.85	40	3.14	3.27	37	4.19	4	67
Less: Interest expense.....	0.34	0.33	60	0.34	0.24	78	0.32	0.23	76	0.61	0.48	74	0.99	0.98	60
Equals: Net interest income (tax equivalent).....	2.77	2.79	43	2.41	2.65	26	2.41	2.60	31	2.53	2.77	27	3.19	3.01	54
Plus: Non-interest income.....	1.02	0.94	60	1.32	1.09	68	1.26	1.04	68	1.47	1.21	68	1.21	1.32	57
Equals: adjusted operating income (tax equivalent).....	3.79	3.77	60	3.73	3.80	50	3.67	3.70	50	4	4.04	54	4.40	4.41	52
Less: Overhead expense.....	2.32	2.18	64	2.47	2.21	72	2.43	2.17	71	2.59	2.57	62	2.79	2.69	61
Less: Provision for credit losses.....	0.08	0.10	51	-0.20	-0.12	30	-0.13	-0.09	40	0.46	0.51	45	0.16	0.15	65
Plus: Realized gains (losses) on held-to-maturities securities.....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities.....	0	0	78	0	0.01	66	0	0.01	61	0	0.02	31	0	0.01	59
Plus: other tax equivalent adjustments.....	0	0	48	0	0	49	0	0	46	0	0	15	0	0	42
Equals: Pretax net operating income (tax equivalent).....	1.35	1.46	41	1.46	1.76	28	1.37	1.66	28	0.96	1.04	40	1.46	1.56	40
Less: Applicable income taxes (tax equivalent).....	0.38	0.34	69	0.39	0.41	50	0.37	0.38	52	0.25	0.23	51	0.39	0.36	59
Less: Minority interest.....	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income.....	0.97	1.10	32	1.07	1.34	22	1	1.26	21	0.71	0.81	34	1.07	1.19	33
Plus: Net extraordinary items.....	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income.....	0.97	1.10	32	1.07	1.34	22	1	1.26	21	0.71	0.82	34	1.07	1.19	33
Memo: Net income (last four quarters).....	0.93	1.10	21	1.03	1.30	22	1	1.26	21	0.71	0.82	34	1.07	1.19	33
Net income-BHC and noncontrolling (minority) interest.....	0.97	1.11	30	1.07	1.35	21	1	1.27	19	0.71	0.83	34	1.07	1.20	32
Margin Analysis															
Average earning assets / Average assets.....	94.42	92.93	70	93.80	93.09	58	93.91	93.08	59	93.05	92.32	60	92.21	91.05	61
Average interest-bearing funds / Average assets.....	62.49	60.58	66	61.73	61.98	56	61.55	61.99	58	65.65	64.06	62	68.79	65.57	68
Interest income (tax equivalent) / Average earning assets.....	3.30	3.36	43	2.94	3.12	35	2.91	3.06	36	3.38	3.55	34	4.54	4.41	61
Interest expense / Average earning assets.....	0.36	0.35	60	0.37	0.26	76	0.34	0.25	77	0.66	0.52	73	1.08	1.08	55
Net interest income (tax equivalent) / Average earning assets.....	2.94	3.01	39	2.57	2.85	28	2.57	2.80	31	2.72	3.01	27	3.46	3.33	52
Yield or Cost															
Total loans and leases (tax equivalent).....	3.74	4.24	18	3.43	4.07	16	3.43	4.01	18	3.82	4.27	23	4.92	5.09	46
Interest-bearing bank balances.....	0.74	0.79	43	0.13	0.13	54	0.14	0.14	54	0.26	0.27	50	1.74	2.04	31
Federal funds sold and reverse repos.....	0.84	1.05	44	0	0.25	21	0.20	0.25	57	0.69	0.68	60	1.84	2.44	31
Trading assets.....	0.01	0.57	55	0	0.45	53	0.01	0.45	53	0.01	0.60	51	0.04	0.99	46
Total earning assets.....	3.29	3.33	45	2.93	3.09	36	2.90	3.04	37	3.37	3.51	35	4.52	4.36	62
Investment securities (tax equivalent).....	2.15	1.96	69	2.05	1.77	72	2.06	1.77	70	2.55	2.25	75	3.02	2.76	75
US Treasury and agency securities (excluding mortgage-backed securities).....	2.66	1.38	94	2.84	1.23	93	2.73	1.14	95	3.15	1.75	90	3.15	2.32	87
Mortgage-backed securities.....	2.05	1.87	67	1.76	1.55	71	1.80	1.57	75	2.42	2.05	85	2.84	2.61	80
All other securities.....	3.10	2.89	60	2.94	2.85	58	3.13	2.81	67	3.38	3.24	63	4.03	4.06	64
Interest-bearing deposits.....	0.38	0.35	66	0.37	0.22	81	0.33	0.21	77	0.77	0.53	78	1.35	1.10	72
Time deposits of \$250K or more.....	0.55	0.61	44	1.29	0.70	93	1.15	0.66	89	1.97	1.42	89	2.30	1.96	77
Time deposits < \$250K.....	0.44	0.58	38	0.99	0.67	83	0.87	0.62	79	1.73	1.36	82	2.02	1.82	61
Other domestic deposits.....	0.36	0.31	63	0.22	0.16	73	0.21	0.15	73	0.49	0.36	79	1.05	0.93	62
Foreign deposits.....		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos.....	0.10	0.88	9	0.05	0.18	21	0.06	0.17	26	0.65	0.62	66	1.57	1.86	40
Other borrowed funds and trading liabilities.....	1.74	1.55	55	1.57	1.29	62	1.57	1.27	63	1.62	1.50	57	1.72	2.38	17
All interest-bearing funds.....	0.55	0.54	62	0.56	0.38	81	0.52	0.37	78	0.93	0.74	74	1.44	1.49	53

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019				
Non-interest Income and Expenses												
Total non-interest income	381,702		454,491		589,985		607,780		401,844			
Fiduciary activities income	24,398		15,766		21,930		18,392		18,766			
Service charges on deposit accounts - domestic	45,620		39,537		54,305		45,168		39,197			
Trading revenue.....	14,297		-6,100		-10,853		61,715		16,757			
Investment banking fees and commissions.....	68,484		72,855		98,065		78,976		74,814			
Insurance activities revenue.....	1,403		1,606		2,110		1,709		1,915			
Venture capital revenue.....	0		0		0		0		0			
Net servicing fees	115,542		71,909		96,926		39,619		33,201			
Net securitization income	719		560		628		-1,881		0			
Net gains (losses) on sales of loans, OREO, other assets.....	30,676		161,885		195,407		217,357		89,468			
Other non-interest income.....	80,563		96,473		131,467		146,725		127,726			
Total overhead expenses	870,240		851,291		1,135,351		1,067,501		926,561			
Personnel expense.....	514,576		523,697		690,622		625,003		544,475			
Net occupancy expense.....	86,160		87,046		117,225		105,127		129,342			
Goodwill impairment losses	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	4,680		5,923		7,734		11,019		11,844			
Other operating expenses.....	264,824		234,625		319,770		326,352		240,900			
Fee income on mutual funds and annuities.....	7,042		8,403		11,221		10,062		10,020			
Memoranda												
Assets under management in proprietary mutual funds and annuities	82,815		123,398		111,743		211,913		304,985			
Number of equivalent employees	5,130		5,202		5,183		5,266		5,057			
Average personnel expense per employee.....	100.31		100.67		133.25		118.69		107.67			
Average assets per employee.....	9,762.18		8,840.08		9,022.63		7,835.91		6,570.03			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	1.84	2.43	48	1.85	2.14	48	1.90	2.17	48	1.66	2.02	50
Overhead expenses / Net Interest Income + non-interest income	61.27	58.02	65	66.33	58.85	79	66.20	59.28	78	64.79	62.28	63
Percent of Average Assets												
Total overhead expense	2.32	2.18	64	2.47	2.21	72	2.43	2.17	71	2.59	2.57	62
Personnel expense.....	1.37	1.20	74	1.52	1.23	79	1.48	1.21	80	1.51	1.30	70
Net occupancy expense.....	0.23	0.22	52	0.25	0.24	60	0.25	0.23	62	0.25	0.26	48
Other operating expenses.....	0.72	0.73	59	0.70	0.72	56	0.70	0.72	57	0.82	0.94	56
Overhead less non-interest income	1.30	1.22	51	1.15	1.08	49	1.17	1.10	48	1.11	1.25	39
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	61.12	57.55	66	66.19	58.34	80	66.06	58.83	79	64.61	61.82	64
Personnel expense.....	36.14	31.86	70	40.72	32.89	88	40.19	32.93	87	37.83	32.36	83
Net occupancy expense.....	6.05	5.98	51	6.77	6.26	58	6.82	6.23	58	6.36	6.58	45
Other operating expenses.....	18.93	19.14	51	18.70	18.68	52	19.06	19.18	51	20.42	22.28	55
Total non-interest income	26.81	24.10	63	35.34	28.20	68	34.33	27.67	68	36.79	28.83	69
Fiduciary activities income	1.71	2.13	52	1.23	2.27	43	1.28	2.20	46	1.11	2.09	44
Service charges on domestic deposit accounts	3.20	3.30	45	3.07	3.25	44	3.16	3.27	45	2.73	3.27	37
Trading revenue.....	1	0.57	78	-0.47	0.68	4	-0.63	0.62	4	3.74	1.28	85
Investment banking fees and commissions.....	4.81	2.15	84	5.66	2.46	84	5.71	2.58	82	4.78	2.46	81
Insurance activities revenue.....	0.10	0.36	60	0.12	0.38	58	0.12	0.36	57	0.10	0.41	55
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44
Net servicing fees	8.12	1.23	92	5.59	0.56	95	5.64	0.60	94	2.40	0.01	93
Net securitization income	0.05	0	93	0.04	0.01	90	0.04	0.01	90	-0.11	0	1
Net gain (loss) - sales of loans, OREO, and other assets	2.15	1.19	74	12.59	3.64	91	11.37	3.30	92	13.16	3.92	89
Other non-interest income.....	5.66	8.80	36	7.50	9.39	43	7.65	9.27	47	8.88	9.65	53
Overhead less non-interest income	34.31	32.79	47	30.85	29.67	43	31.73	30.52	45	27.83	31.93	35
Applicable income taxes / Pretax net operating income (tax equivalent).....	27.61	21.50	93	26.49	21.49	93	26.76	21.18	95	24.55	18.63	88
Applicable income tax + TE / Pretax net operating income + TE	28.30	23.57	90	27.02	23.11	87	27.32	22.67	90	25.67	21.18	84

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	12,774,187	11,866,454	11,967,952	11,641,723	10,416,115	7,65	51.75	
Commercial and industrial loans	17,586,012	15,320,554	16,307,506	15,439,131	11,625,315	14.79	89.10	
Loans to individuals	7,055,511	5,830,906	6,200,824	5,150,180	4,405,841	21.00	115.67	
Loans to depository institutions and acceptances of other banks	61,803	16,060	10,598	0	0	284.83		
Agricultural loans	9,341	10,678	12,453	16,461	21,356	-12.52	-70.12	
Other loans and leases	1,090,141	1,186,347	1,149,608	1,133,543	732,682	-8.11	227.56	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	38,576,995	34,230,999	35,648,941	33,381,038	27,201,309	12.70	80.66	
Less: Allowance for loan and lease losses	246,110	248,612	247,835	319,373	156,828	-1.01	83.83	
Net loans and leases	38,330,885	33,982,387	35,401,106	33,061,665	27,044,481	12.80	80.64	
Debt securities that reprice or mature in over 1 year	6,180,338	4,957,724	5,119,330	3,194,278	3,960,230	24.66	172.25	
Mutual funds and equity securities	105,946	80,127	82,445	82,796	42,774	32.22	274.55	
Subtotal	44,617,169	39,020,238	40,602,881	36,338,739	31,047,485	14.34	89.72	
Interest-bearing bank balances	3,968,605	5,232,315	5,372,602	4,802,527	2,164,560	-24.15	225.64	
Federal funds sold and reverse repos	57	55	700,055	59	309	3.64	1.79	
Debt securities that reprice or mature within 1 year	133,467	152,559	150,824	440,758	280,384	-12.51	-25.34	
Trading assets	294,609	154,277	116,899	270,823	104,402	90.96	672.00	
Total earning assets	49,013,907	44,559,444	46,943,261	41,852,906	33,597,140	10.00	96.42	
Non-interest-bearing cash and due from depository institutions	489,590	462,244	411,150	322,415	286,167	5.92	94.36	
Premises, fixed assets, and leases	825,761	844,742	845,002	881,653	895,660	-2.25	35.30	
Other real estate owned	9,851	15,869	6,401	16,558	15,171	-37.92	-75.51	
Investment in unconsolidated subsidiaries	8,066	8,066	8,066	8,066	8,066	0.00	0.00	
Intangible and other assets	2,031,213	1,941,989	1,928,339	1,998,711	1,805,519	4.59	35.80	
Total assets	52,378,078	47,832,271	50,142,143	45,080,250	36,607,723	9.50	91.44	
Quarterly average assets	51,062,934	47,146,813	49,098,992	43,719,459	35,622,693	8.31	88.86	
Average loans and leases (YTD)	36,637,057	33,877,959	34,045,533	30,903,729	25,306,391	8.14	77.42	
Memoranda								
Loans held-for-sale	376,160	925,312	817,912	1,272,090	377,313	-59.35	1.59	
Loans not held-for-sale	38,200,835	33,305,687	34,831,029	32,108,948	26,823,996	14.70	82.06	
Real estate loans secured by 1–4 family	3,277,307	3,201,886	3,159,485	3,301,506	2,621,774	2.36	53.58	
Commercial real estate loans	9,463,112	8,629,523	8,775,080	8,294,549	7,734,820	9.66	52.29	
Construction and land development	1,581,875	1,368,715	1,415,787	1,435,839	1,285,677	15.57	71.01	
Multifamily	1,845,754	1,590,857	1,569,881	1,409,685	1,235,938	16.02	105.31	
Nonfarm nonresidential	6,035,483	5,669,951	5,789,412	5,449,025	5,213,205	6.45	37.49	
Real estate loans secured by farmland	33,768	35,045	33,387	45,668	59,521	-3.64	-51.98	
Total investment securities	6,419,751	5,190,410	5,352,599	3,717,832	4,283,388	23.68	159.16	
U.S. Treasury securities	0	6,000	0	304,971	121,088	-100.00	-100.00	
US agency securities (excluding mortgage-backed securities)	358,631	229,418	232,699	262,472	1,268,416	56.32	-51.82	
Municipal securities	354,305	365,262	353,080	347,617	376,744	-3.00	1.41	
Mortgage-backed securities	5,464,260	4,356,824	4,542,767	2,626,112	2,376,949	25.42	375.01	
Asset-backed securities	1,173	1,970	1,949	2,459	2,577	-40.46		
Other debt securities	135,436	150,809	139,659	91,405	94,840	-10.19	123.44	
Mutual funds and equity securities	105,946	80,127	82,445	82,796	42,774	32.22	274.55	
Available-for-sale securities	2,923,653	2,373,478	2,327,793	3,055,839	3,106,214	23.18	76.35	
U.S. Treasury securities	0	6,000	0	304,971	121,088	-100.00	-100.00	
US agency securities (excluding mortgage-backed securities)	44,013	53,275	52,507	84,513	365,442	-17.39	-72.38	
Municipal securities	174,001	174,600	165,594	146,910	145,318	-0.34	51.15	
Mortgage-backed securities	2,617,433	2,038,515	2,012,039	2,425,581	2,376,949	28.40	127.53	
Asset-backed securities	1,173	1,970	1,949	2,459	2,577	-40.46		
Other debt securities	87,033	99,118	95,704	91,405	94,840	-12.19	43.59	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-710,826	-37,324	-41,667	14,570	3,997			
Available-for-sale securities appreciation (depreciation)	-554,653	26,059	11,424	95,758	19,390			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	2,466,986	2,525,765	2,570,218	2,441,321	1,678,232	-2.33	56.01	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	13,985,745	13,422,362	14,427,713	11,911,303	7,380,904	4.20	110.74
NOW, ATS and transaction accounts	5,125,002	3,192,799	3,642,784	2,614,731	2,627,822	60.52	454.76
Time deposits less brokered deposits < \$250K	478,322	1,208,578	1,039,838	1,673,020	2,965,412	-60.42	-77.97
MMDA and other savings accounts	20,067,798	19,379,396	20,304,719	17,752,887	14,648,511	3.55	85.61
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	39,656,867	37,203,135	39,415,054	33,951,941	27,622,649	6.60	93.04
Time deposits of \$250K or more	1,073,501	1,183,846	1,124,250	1,497,178	1,645,380	-9.32	-11.57
Foreign deposits	113,083	112,816	118,068	110,029	77,731	0.24	116.88
Federal funds purchased and repos	9,212	14,051	9,198	11,366	20,520	-34.44	-53.85
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	65,545	76,047	407,796	393,243	228,020	-13.81	-82.93
Other borrowings w/remaining maturity over 1 year	2,754,563	1,677,850	1,344,427	1,391,102	1,165,241	64.17	769.69
Brokered deposits < \$250K	2,523,290	1,732,522	1,804,014	1,806,380	1,003,255	45.64	98.30
Noncore funding	6,539,194	4,797,132	4,807,753	5,209,298	4,140,147	36.31	100.64
Trading liabilities	284,144	134,423	106,476	233,550	103,296	111.38	695.48
Subordinated notes and debentures + trust preferred securities	690,826	690,377	690,504	690,072	689,661	0.07	75.95
Other liabilities	569,067	596,887	623,668	879,394	360,720	-4.66	158.11
Total liabilities	47,740,098	43,421,954	45,643,455	40,964,255	32,916,473	9.94	95.25
Equity Capital							
Perpetual preferred stock (including surplus)	412,500	412,500	412,500	412,500	125,000	0.00	230.00
Common stock	60,743	58,794	58,892	58,473	57,951	3.31	8.59
Common surplus	1,891,621	1,674,062	1,685,572	1,649,990	1,650,278	13.00	24.48
Retained earnings	2,731,844	2,373,447	2,447,535	2,080,013	1,899,630	15.10	117.72
Accumulated other comprehensive income	-458,728	1,417	4,092	15,382	-34,678		
Other equity capital components	0	-109,903	-109,903	-100,363	-6,931		
Total holding company equity capital	4,637,980	4,410,317	4,498,688	4,115,995	3,691,250	5.16	59.44
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	4,637,980	4,410,317	4,498,688	4,115,995	3,691,250	5.16	59.44
Total liabilities and capital	52,378,078	47,832,271	50,142,143	45,080,250	36,607,723	9.50	91.44
Memoranda							
Non-interest-bearing deposits	14,098,828	13,535,178	14,545,781	12,021,332	7,458,635	4.16	110.78
Interest-bearing deposits	29,267,913	26,697,141	27,915,605	25,344,196	22,890,380	9.63	78.54
Total deposits	43,366,741	40,232,319	42,461,386	37,365,528	30,349,015	7.79	87.89
Long-term debt that reprices within 1 year	307,012	421,451	84,826	646,144	884,871	-27.15	644.89
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,498,688	4,115,995	4,115,995	3,691,250	3,267,570		
Accounting restatements	0	0	0	-26,717	-1,531		
Net income	364,865	367,394	466,151	292,990	355,697		
Net sale of new perpetual preferred stock	0	0	0	277,613	0		
Net sale of new common stock	207,900	24,393	36,001	10,121	21,971		
Sale of treasury stock	109,903	0	0	0	0		
Less: Purchase of treasury stock	0	9,540	9,540	93,432	1,297		
Changes incident to business combinations	0	0	0	0	71,756		
Less: Dividends declared	80,556	73,960	98,629	85,890	65,110		
Change in other comprehensive income	-462,820	-13,965	-11,290	50,060	42,194		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	4,637,980	4,410,317	4,498,688	4,115,995	3,691,250		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	24.39	39.88	23	24.81	36.06	27	23.87	36.25	27	25.82	36.22	28	28.45	37.78	34
Commercial and industrial loans	33.58	11.23	98	32.03	11.11	98	32.52	10.76	99	34.25	13.52	98	31.76	12.02	97
Loans to individuals	13.47	3.58	89	12.19	3.60	88	12.37	3.36	90	11.42	3.40	89	12.04	4.20	87
Loans to depository institutions and acceptances of other banks	0.12	0.02	89	0.03	0.02	87	0.02	0.02	86	0	0.03	31	0	0.04	29
Agricultural loans.....	0.02	0.19	42	0.02	0.21	41	0.02	0.18	45	0.04	0.19	51	0.06	0.24	54
Other loans and leases.....	2.08	4.52	30	2.48	4.26	40	2.29	4.47	35	2.51	4.63	36	2	5.01	27
Net loans and leases.....	73.18	63.09	74	71.04	58.81	82	70.60	58.67	80	73.34	61.58	82	73.88	63.77	75
Debt securities over 1 year.....	11.80	18.76	27	10.36	18.32	22	10.21	19.46	17	7.09	15.55	12	10.82	14.60	29
Mutual funds and equity securities	0.20	0.05	90	0.17	0.05	84	0.16	0.06	84	0.18	0.05	86	0.12	0.06	77
Subtotal	85.18	83.05	47	81.58	78.17	57	80.98	79.22	48	80.61	78.16	49	84.81	79.65	57
Interest-bearing bank balances	7.58	3.61	86	10.94	9.37	66	10.71	8.50	67	10.65	7.51	74	5.91	3.06	80
Federal funds sold and reverse repos	0	0.52	54	0	0.53	57	1.40	0.54	84	0	0.82	53	0	1.57	54
Debt securities 1 year or less	0.25	1.71	16	0.32	1.51	19	0.30	1.56	21	0.98	1.68	42	0.77	1.91	38
Trading assets	0.56	0.59	72	0.32	0.58	64	0.23	0.49	61	0.60	1.01	62	0.29	1.19	56
Total earning assets.....	93.58	90.76	81	93.16	91.57	68	93.62	91.77	73	92.84	91.05	71	91.78	89.53	72
Non-interest cash and due from depository institutions.....	0.93	0.98	48	0.97	0.99	45	0.82	0.82	51	0.72	1.07	22	0.78	1.14	23
Other real estate owned.....	0.02	0.01	79	0.03	0.01	80	0.01	0.01	68	0.04	0.02	75	0.04	0.03	69
All other assets.....	5.49	8.19	19	5.88	7.39	31	5.56	7.35	28	6.44	7.82	34	7.44	9.27	30
Memoranda															
Short-term investments	7.83	6.75	69	11.26	12.31	54	12.41	11.47	61	11.63	11.17	63	6.68	7.63	60
U.S. Treasury securities.....	0	1.98	7	0.01	1.18	31	0	1.47	10	0.68	0.84	70	0.33	1.03	57
US agency securities (excluding mortgage-backed securities)	0.68	0.81	60	0.48	0.75	57	0.46	0.82	54	0.58	0.63	63	3.46	0.54	95
Municipal securities	0.68	1.69	46	0.76	1.70	48	0.70	1.73	48	0.77	1.69	48	1.03	1.34	56
Mortgage-backed securities	10.43	12.93	39	9.11	13.46	31	9.06	14.14	28	5.83	11.75	18	6.49	11.44	20
Asset-backed securities	0	0.85	35	0	0.47	51	0	0.50	50	0.01	0.32	52	0.01	0.28	53
Other debt securities	0.26	0.51	51	0.32	0.51	54	0.28	0.53	48	0.20	0.42	53	0.26	0.39	60
Loans held-for-sale.....	0.72	0.30	82	1.93	0.50	89	1.63	0.55	86	2.82	0.52	96	1.03	0.39	83
Loans held for investment	72.93	63.03	75	69.63	58.34	81	69.46	58.06	80	71.23	61.72	78	73.27	63.50	76
Real estate loans secured by 1–4 family	6.26	12.79	25	6.69	11.57	30	6.30	11.46	29	7.32	11.91	31	7.16	13.29	26
Revolving	0.72	1.52	33	0.82	1.44	39	0.75	1.42	35	1.08	1.66	44	1.56	2.07	46
Closed-end, secured by first liens	5.51	10.86	25	5.82	9.73	31	5.50	9.67	31	6.19	9.81	32	5.51	10.69	26
Closed-end, secured by junior liens	0.04	0.19	27	0.06	0.19	31	0.05	0.17	31	0.06	0.22	28	0.10	0.28	36
Commercial real estate loans	18.07	24.89	33	18.04	22.35	36	17.50	22.69	36	18.40	22.22	37	21.13	22.23	46
Construction and land development.....	3.02	3.92	44	2.86	3.40	45	2.82	3.34	49	3.19	3.40	53	3.51	3.44	57
Multifamily.....	3.52	3.87	60	3.33	3.32	63	3.13	3.57	57	3.13	3.12	58	3.38	3.01	65
Nonfarm nonresidential	11.52	15.73	36	11.85	14.65	40	11.55	14.57	40	12.09	14.72	39	14.24	14.69	47
Real estate loans secured by farmland.....	0.06	0.34	48	0.07	0.35	49	0.07	0.30	51	0.10	0.33	54	0.16	0.36	61

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	33.11	62.29	15	34.67	60.51	15	33.57	61.05	16	34.88	57.15	17	38.29	57.46	23
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	33.11	62.29	15	34.67	60.51	15	33.57	61.05	16	34.88	57.15	17	38.29	57.46	23
Real estate loans secured by 1–4 family.....	8.50	20.65	15	9.35	20	20	8.86	19.86	19	9.89	19.43	22	9.64	20.75	19
Revolving	0.97	2.39	30	1.15	2.47	36	1.06	2.43	35	1.46	2.64	38	2.09	3.15	39
Closed-end.....	7.52	18.01	19	8.21	17.35	22	7.81	17.24	22	8.43	16.59	23	7.54	17.39	19
Commercial real estate loans	24.53	38.12	27	25.21	37.13	27	24.62	37.86	26	24.85	34.63	30	28.44	33.52	40
Construction and land development.....	4.10	6.10	42	4	5.69	42	3.97	5.65	44	4.30	5.26	47	4.73	5.09	54
1–4 family.....	0.40	1.40	42	0.34	1.19	34	0.32	1.18	36	0.55	0.93	49	0.90	0.94	59
Other.....	3.70	4.62	43	3.66	4.46	43	3.65	4.40	45	3.75	4.19	49	3.83	4.02	53
Multifamily.....	4.78	5.86	51	4.65	5.41	54	4.40	5.78	48	4.22	4.96	51	4.54	4.69	57
Nonfarm nonresidential	15.65	24.30	31	16.56	24.45	31	16.24	24.56	32	16.32	22.93	34	19.17	22.15	42
Owner-occupied.....	5.59	8.11	36	6.08	8.31	36	5.90	8.29	36	5.98	7.68	37	7.28	7.72	53
Other.....	10.05	15.95	30	10.48	15.83	30	10.34	15.94	30	10.34	14.95	32	11.89	14.34	42
Real estate loans secured by farmland.....	0.09	0.55	43	0.10	0.61	46	0.09	0.54	46	0.14	0.54	50	0.22	0.55	57
Loans to depository institutions and acceptances of other banks.....	0.16	0.04	88	0.05	0.03	84	0.03	0.04	83	0	0.06	31	0	0.11	29
Commercial and industrial loans	45.59	18.37	97	44.76	19.45	98	45.74	18.86	98	46.25	22.17	97	42.74	19.53	95
Loans to individuals	18.29	6.24	83	17.03	6.58	81	17.39	6.24	82	15.43	6.13	82	16.20	7.13	80
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0.02	0.31	39	0.03	0.38	39	0.03	0.34	40	0.05	0.32	45	0.08	0.37	50
Other loans and leases.....	2.83	8.16	27	3.47	8.42	31	3.22	8.75	29	3.40	9.09	31	2.69	9.85	24
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	274.77	411.16	28	297.76	383.43	34	294.40	391.81	33	310.98	381.27	38	326.06	391.26	37
Real estate loans secured by 1–4 family.....	70.49	133.66	25	80.34	124.74	33	77.72	126.06	31	88.19	125.03	34	82.07	138.18	29
Revolving	8.07	15.46	33	9.87	15.53	43	9.26	15.44	43	13	17.42	47	17.84	21.26	49
Closed-end.....	62.43	116.59	26	70.48	107.54	34	68.46	108.85	31	75.19	106.14	36	64.23	115.20	28
Commercial real estate loans	203.55	254.65	34	216.54	238.58	41	215.86	245.88	40	221.57	234.65	46	242.13	229.44	50
Construction and land development.....	34.03	39.81	46	34.34	36.07	51	34.83	35.95	53	38.35	35.62	59	40.25	34.95	60
1–4 family.....	3.32	9.02	44	2.88	7.44	44	2.82	7.42	43	4.88	6.34	52	7.62	6.61	62
Other.....	30.70	30.27	51	31.46	28.34	57	32.01	28.11	58	33.48	28.16	62	32.62	27.32	60
Multifamily.....	39.70	40.47	62	39.92	35.29	68	38.62	38.66	64	37.66	32.74	68	38.69	31.04	71
Nonfarm nonresidential	129.82	161.09	39	142.27	156.30	43	142.41	158.05	43	145.56	155.06	44	163.19	152.10	53
Owner-occupied.....	46.39	53.43	45	52.21	52.63	54	51.70	52.99	53	53.34	52.37	53	61.97	53.07	60
Other.....	83.43	105.96	36	90.06	100.99	40	90.71	102.54	41	92.21	100.54	42	101.23	97.41	54
Real estate loans secured by farmland.....	0.73	3.36	47	0.88	3.67	50	0.82	3.22	51	1.22	3.44	56	1.86	3.60	61
Loans to depository institutions and acceptances of other banks.....	1.33	0.26	89	0.40	0.20	87	0.26	0.21	86	0	0.28	31	0	0.44	29
Commercial and industrial loans	378.27	115.08	99	384.44	116.17	97	401.14	114.45	98	412.42	139.91	98	363.92	122.02	98
Loans to individuals	151.76	35.47	91	146.31	36.56	90	152.53	34.55	91	137.57	37.47	90	137.92	43.51	88
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0.20	1.73	43	0.27	2.03	41	0.31	1.86	46	0.44	1.88	52	0.67	2.18	56
Other loans and leases.....	23.45	50.11	34	29.77	47.63	46	28.28	51.06	42	30.28	49.54	43	22.94	52.44	29
Supplemental															
Non-owner occupied CRE loans / Gross loans	20.18	30.74	28	20.46	29.25	30	20.02	30.07	29	20.16	27.32	31	22.68	26.45	41
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	167.45	205.31	40	175.74	187.63	46	175.60	195.33	45	179.80	183.76	48	193.09	178.57	54
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	213.84	262.15	37	227.95	244.92	42	227.30	252.85	41	233.14	240.85	46	255.05	236.10	50

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	7.83	6.75	69	11.26	12.31	54	12.41	11.47	61	11.63	11.17	63	6.68	7.63	60
Liquid assets	20.06	23.63	46	21.83	29.12	31	22.69	29.03	35	19.05	26.22	34	17.27	22.44	43
Investment securities	12.26	20.98	22	10.85	20.37	18	10.67	21.63	12	8.25	17.85	12	11.70	16.99	23
Net loans and leases	73.18	63.09	74	71.04	58.81	82	70.60	58.67	80	73.34	61.58	82	73.88	63.77	75
Net loans, leases and standby letters of credit	73.78	63.92	75	71.87	59.61	84	71.40	59.49	79	74.10	62.48	83	74.66	64.84	76
Core deposits	75.71	74.28	42	77.78	75.52	46	78.61	75.71	48	75.31	70.67	51	75.46	63.09	78
Noncore funding	12.48	12.30	62	10.03	10.15	61	9.59	10.30	61	11.56	14.13	52	11.31	19.36	29
Time deposits of \$250K or more	2.05	1.67	68	2.47	1.67	73	2.24	1.58	74	3.32	2.11	76	4.49	2.94	77
Foreign deposits	0.22	0.33	84	0.24	0.33	83	0.24	0.34	83	0.24	0.36	82	0.21	0.43	80
Federal funds purchased and repos	0.02	1.24	27	0.03	1.19	27	0.02	1.23	25	0.03	1.47	22	0.06	1.94	19
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.02	0.58	42	0.03	0.54	42	-1.38	0.54	9	0.03	0.54	40	0.06	0.48	35
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.13	2.18	26	0.16	0.88	45	0.81	1	57	0.87	1.24	55	0.62	3.01	24
Earning assets that reprice within 1 year	63.54	35.71	95	64.29	38.80	93	65.94	37.37	93	63.45	39.38	94	63.53	39.29	93
Interest-bearing liabilities that reprice within 1 year	5.67	6.79	57	6.11	6.64	61	5.60	6.39	61	8.67	8.20	69	9.52	10.19	54
Long-term debt that reprices within 1 year	0.59	0.38	76	0.88	0.27	84	0.17	0.26	71	1.43	0.47	84	2.42	0.96	82
Net assets that reprice within 1 year	57.29	27.35	96	57.30	30.83	93	60.16	29.65	94	53.34	29.11	93	51.60	26.63	95
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.46	5.89	54	-1.51	-3.31	56	-3.49	-2.33	48	-0.09	3.20	44	5.46	14.45	23
Net short-term noncore funding dependence	-1.71	0.87	29	-6.94	-9.17	50	-7.91	-7.71	44	-5.07	-4.76	43	-0.59	3.38	30
Short-term investment / Short-term noncore funding	122.87	112.63	68	201.37	304.29	46	206.71	273.46	51	154.23	184.19	56	108.10	77.77	70
Liquid assets - short-term noncore funding / Nonliquid assets	17.11	24.05	43	20.77	36.72	32	21.58	36.68	34	14.22	28.18	33	13.41	16.97	51
Net loans and leases / Total deposits	88.39	79.04	70	84.47	73.05	78	83.37	72.79	73	88.48	79.43	75	89.11	90.31	44
Net loans and leases / Core deposits	96.66	86.19	72	91.34	78.83	77	89.82	78.25	74	97.38	88.34	75	97.91	103.93	44
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-16	-10.05	26	-0.99	0.50	6	-1.08	0.12	15	0.42	1.57	33	0.13	0.72	30
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-12.49	-19.27	67	0.69	1.06	46	0.30	-0.25	66	2.74	4.31	27	0.64	1.36	36
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	52.81	26.09	81	52.73	13.65	90	54.97	14.28	92	15.58	11.38	64	26.48	12.67	74
Available-for-sale securities	45.54	71.92	16	45.73	84.59	8	43.49	83.77	7	82.19	87.23	32	72.52	85.40	26
U.S. Treasury securities	0	9.62	7	0.12	6.01	30	0	6.70	10	8.20	4.72	77	2.83	6.15	54
US agency securities (excluding mortgage-backed securities)	5.59	4.10	69	4.42	4.24	66	4.35	4.12	67	7.06	4.01	74	29.61	3.49	97
Municipal securities	5.52	8.02	54	7.04	8.38	58	6.60	8.22	59	9.35	9.83	60	8.80	7.75	64
Mortgage-backed securities	85.12	62.34	87	83.94	66.09	76	84.87	66.54	79	70.64	66.64	54	55.49	67.43	30
Asset-backed securities	0.02	4.33	36	0.04	2.45	52	0.04	2.50	50	0.07	1.91	53	0.06	1.66	53
Other debt securities	2.11	3.02	56	2.91	3.01	62	2.61	3.08	61	2.46	3.01	59	2.21	2.94	63
Mutual funds and equity securities	1.65	0.27	93	1.54	0.29	92	1.54	0.29	91	2.23	0.35	93	1	0.40	80
Debt securities 1 year or less	2.08	9.28	22	2.94	8.18	27	2.82	7.78	29	11.86	10.55	67	6.55	11.86	41
Debt securities 1 to 5 years	2.74	20.14	8	3.33	17.39	16	2.90	18.25	12	2.73	17.03	20	2.74	17.94	20
Debt securities over 5 years	93.53	68.28	93	92.19	72.07	87	92.74	71.11	89	83.19	69.86	65	89.72	66.02	81
Pledged securities	38.43	31.26	63	48.66	33.37	71	48.02	32.26	75	65.67	35.67	86	39.18	30.57	61
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-23.82	-40.81	68	26.53	64.27	43	18.69	27.98	51	114.43	183.32	48	90.74	26.69	82
Investment securities	23.68	11.76	75	46.08	32.48	67	43.97	31.36	70	-13.20	23.62	7	33.02	11.75	86
Core deposits	6.60	4.57	67	15.62	16.96	54	16.09	16.94	59	22.91	26.88	40	16.41	11.23	72
Noncore funding	36.31	36.20	64	-18.26	-21.64	57	-7.71	-14.79	61	25.82	-12.18	89	18.91	6.59	77

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			8,531,834	7,160,635	5,929,796
Commit: Secured commercial real estate loans	2,026,102	1,323,869	1,441,141	1,136,054	1,000,320
Commit: Unsecured real estate loans	147,918	114,586	127,915	82,467	96,582
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	314,144	393,039	400,950	341,956	287,277
Standby letters of credit	5,479	9,429	6,870	6,250	7,714
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	493,827	1,309,490	1,025,291	2,332,032	837,181
Written options contracts (interest rate)	297,157	836,802	589,964	1,727,894	595,050
Purchased options contracts (interest rate)	4,279,751	2,226,008	2,234,157	2,057,671	443,571
Interest rate swaps	8,477,261	11,501,837	11,275,023	11,418,493	8,509,655
Futures and forward foreign exchange	281,032	19,337	15,288	4,798	34,541
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						17.02	22.78	36	15.88	22.01	30	16.20	23.52	25	
Standby letters of credit	0.60	0.66	60	0.82	0.66	72	0.80	0.65	70	0.76	0.71	68	0.78	0.84	59
Commercial and similar letters of credit	0.01	0.02	64	0.02	0.02	69	0.01	0.02	66	0.01	0.02	65	0.02	0.02	70
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	26.40	44.74	64	33.23	47.31	71	30.19	46.30	70	38.91	48.62	71	28.46	68.47	59
Interest rate contracts	25.87	32.78	66	33.19	35.15	75	30.16	32.46	72	38.90	34.36	75	28.37	47.31	61
Interest rate futures and forward contracts	0.94	3.53	72	2.74	4.39	77	2.04	3.25	75	5.17	6.21	80	2.29	10.67	73
Written options contracts (interest rate)	0.57	1.49	63	1.75	1.69	71	1.18	1.41	69	3.83	2.18	82	1.63	2.47	73
Purchased options contracts (interest rate)	8.17	1.57	90	4.65	1.29	87	4.46	1.31	87	4.56	1.46	86	1.21	2.65	69
Interest rate swaps	16.18	23.04	57	24.05	20.27	69	22.49	20.49	67	25.33	20.83	70	23.25	28.86	67
Foreign exchange contracts	0.54	6.65	70	0.04	6.12	60	0.03	6.30	58	0.01	6.01	51	0.09	10.12	53
Futures and forward foreign exchange contracts	0.54	4.26	73	0.04	3.76	62	0.03	3.78	60	0.01	3.47	52	0.09	5.23	56
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							25.06	44.98	20	23.17	42.82	23	23.43	45.53	23

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	13,829,028	15,893,474	15,139,723	17,540,888	10,419,998
Interest rate contracts	13,547,996	15,874,137	15,124,435	17,536,090	10,385,457
Foreign exchange contracts.....	281,032	19,337	15,288	4,798	34,541
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	774,859	1,328,827	1,040,579	2,336,830	871,722
Written options	297,157	836,802	589,964	1,727,894	595,050
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	297,157	836,802	589,964	1,727,894	595,050
Purchased options	4,279,751	2,226,008	2,234,157	2,057,671	443,571
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	4,279,751	2,226,008	2,234,157	2,057,671	443,571
Swaps	8,477,261	11,501,837	11,275,023	11,418,493	8,509,655
Held for trading.....	10,360,898	11,362,869	10,842,043	13,053,687	8,915,246
Interest rate contracts	10,079,866	11,343,532	10,826,755	13,048,889	8,880,705
Foreign exchange contracts.....	281,032	19,337	15,288	4,798	34,541
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	3,468,130	4,530,605	4,297,680	4,487,201	1,504,752
Interest rate contracts	3,468,130	4,530,605	4,297,680	4,487,201	1,504,752
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	13,531,871	15,056,672	14,549,759	15,812,994	9,824,948
One year or less	1,744,281	3,903,817	3,288,474	3,194,471	1,193,386
Over 1 year to 5 years	8,709,241	7,377,255	7,426,950	8,596,818	6,085,946
Over 5 years	3,078,349	3,775,600	3,834,335	4,021,705	2,545,616
Gross negative fair value (absolute value)	357,170	161,314	123,000	288,465	129,203
Gross positive fair value.....	313,480	191,612	165,007	278,423	103,643
Held for trading.....	294,430	153,174	115,838	270,152	103,334
Non-traded.....	19,050	38,438	49,169	8,271	309
Current credit exposure on risk-based capital derivative contracts	313,480	191,612	165,007	278,423	103,643
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	97.97	93.95	34	99.88	94.10	49	99.90	94.17	47	99.97	94.10	54	99.67	93.44	53
Foreign exchange contracts	2.03	3.10	70	0.12	3.22	55	0.10	3.47	56	0.03	3.49	50	0.33	3.20	53
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	5.60	9.12	58	8.36	12.59	58	6.87	11.16	57	13.32	14.05	60	8.37	13.49	55
Written options	2.15	5.29	50	5.27	7.18	56	3.90	6.28	53	9.85	8.18	68	5.71	5.91	59
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	2.15	4.93	52	5.27	6.91	57	3.90	5.96	55	9.85	7.73	70	5.71	5.10	63
Purchased options	30.95	4.14	96	14.01	3.41	87	14.76	3.27	90	11.73	3.42	83	4.26	4.42	63
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	30.95	3.58	96	14.01	3.01	89	14.76	2.87	91	11.73	2.86	85	4.26	3.35	66
Swaps	61.30	77.96	23	72.37	71.71	40	74.47	74.26	38	65.10	68.76	38	81.67	69.75	50
Held for trading	74.92	38.03	64	71.49	40.70	61	71.61	40.42	60	74.42	43.53	63	85.56	44.16	71
Interest rate contracts	72.89	31.70	74	71.37	34.66	71	71.51	34.15	71	74.39	36.62	74	85.23	37.24	83
Foreign exchange contracts	2.03	1.66	78	0.12	1.55	69	0.10	1.68	68	0.03	1.60	64	0.33	1.60	66
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	25.08	61.97	35	28.51	59.30	38	28.39	59.58	39	25.58	56.47	36	14.44	55.84	28
Interest rate contracts	25.08	57.96	37	28.51	56.22	40	28.39	56.71	42	25.58	53.82	37	14.44	52.22	29
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	97.85	93.16	45	94.73	91.91	38	96.10	92.53	41	90.15	91.48	32	94.29	93.86	37
One year or less	12.61	37.29	35	24.56	27.90	59	21.72	27.56	56	18.21	32.05	45	11.45	32.17	37
Over 1 year to 5 years	62.98	22.61	96	46.42	29.78	76	49.06	27.01	82	49.01	27.06	83	58.41	30.45	87
Over 5 years	22.26	26.09	50	23.76	29.19	46	25.33	29.89	45	22.93	29.56	43	24.43	28.09	50
Gross negative fair value (absolute value)	2.58	2.48	53	1.01	1.18	48	0.81	0.98	43	1.64	1.55	61	1.24	0.83	74
Gross positive fair value	2.27	2.55	50	1.21	1.59	35	1.09	1.34	38	1.59	2.23	34	0.99	1.19	44
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.08	0.10	61	0.04	0.05	72	0.03	0.04	70	0.08	0.07	77	0.04	0.06	74
Gross positive fair value (X)	0.07	0.10	62	0.05	0.06	65	0.04	0.05	66	0.08	0.09	62	0.03	0.07	57
Held for trading (X)	0.07	0.06	76	0.04	0.05	70	0.03	0.04	70	0.08	0.07	71	0.03	0.06	67
Non-traded (X)	0	0.02	40	0.01	0.01	60	0.01	0.01	71	0	0.02	28	0	0.01	18
Current credit exposure (X)	0.07	0.06	73	0.05	0.05	70	0.04	0.04	71	0.08	0.06	66	0.03	0.05	62
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.70	0.70	71	0.50	0.59	62	0.41	0.46	63	0.80	0.85	58	0.33	0.73	49

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	247,835	319,373	319,373	156,828	152,770
Gross losses	24,565	26,420	35,019	53,205	59,206
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	9,369	11,151	13,569	12,896	9,659
Net losses	15,196	15,269	21,450	40,309	49,547
Provision for loan and lease losses	13,611	-55,492	-50,563	188,492	53,626
Adjustments	-140	0	475	14,362	-21
Ending balance	246,110	248,612	247,835	319,373	156,828
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.04	0.09	33	-0.16	-0.12	33	-0.11	-0.09	41	0.46	0.51	45	0.16	0.15
Provision for loan and lease losses / Average loans and leases	0.05	0.16	29	-0.22	-0.21	39	-0.15	-0.16	46	0.61	0.82	36	0.21	0.24
Provision for loan and lease losses / Net loan and lease losses	89.57	151.30	45	-363.43	-65.12	18	-235.72	-105.48	29	467.62	487.86	64	108.23	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	0.64	1.17	11	0.75	1.32	14	0.71	1.23	15	0.99	1.58	15	0.58	0.83
Allowance for loan and lease losses / Total loans and leases	0.64	1.15	12	0.73	1.30	14	0.70	1.20	16	0.96	1.55	13	0.58	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	12.15	38.64	43	12.21	17.40	53	11.55	21.39	51	7.92	11.58	53	3.17	8.03
Allowance for loan and lease losses / Nonaccrual assets	226.50	428.13	31	299.36	330.05	56	371.85	364.13	67	274.51	299.17	58	148.22	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	88.87	320.87	9	111.08	271.93	20	114.30	287.08	17	110.16	244.34	17	60.11	151.73
Gross loan and lease losses / Average loans and leases	0.09	0.16	43	0.10	0.20	35	0.10	0.19	37	0.17	0.34	37	0.23	0.28
Recoveries / Average loans and leases	0.03	0.07	31	0.04	0.08	34	0.04	0.08	32	0.04	0.07	32	0.04	0.08
Net losses / Average loans and leases	0.06	0.09	49	0.06	0.12	39	0.06	0.11	44	0.13	0.27	38	0.20	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	40
Recoveries / Prior year-end losses	26.75	34.26	39	20.96	25.09	53	25.50	34.67	43	21.78	33.98	33	29.60	36.22
Earnings coverage of net loan and lease losses (X)	34.15	36.38	58	29.16	26.30	62	27.38	39.72	60	14.35	22.91	55	10.77	24.40
Net Loan and Lease Losses By Type														
Real estate loans	0.01	-0.01	75	0.01	0.02	60	0.01	0.02	64	0.15	0.04	85	0.06	0.01
Real estate loans secured by 1–4 family	0.01	-0.02	91	-0.07	-0.01	13	-0.03	-0.02	31	0.10	0.01	92	0.12	0.01
Revolving	0.03	-0.06	91	-0.23	-0.07	14	-0.34	-0.07	13	0.42	0.01	95	0.54	0.02
Closed-end	0.01	-0.01	89	-0.04	-0.01	18	0.01	-0.01	85	0.04	0	85	0	55
Commercial real estate loans	0.01	0	72	0.04	0.04	64	0.03	0.04	62	0.17	0.07	82	0.05	0.01
Construction and land development	0	-0.02	52	0.02	0.01	83	0.01	0	84	0.06	0	85	0.04	-0.01
1–4 family	0	0	16	0.03	0	95	0.02	0	94	0.01	0	91	-0.01	0
Other	0	-0.01	71	-0.01	0.01	27	-0.01	0	29	0.04	0	85	0.05	-0.01
Multifamily	0	0	22	0	0.01	17	0	0.01	73	0.09	0	97	-0.01	0
Nonfarm nonresidential	0.01	0	73	0.05	0.05	65	0.04	0.05	62	0.22	0.11	80	0.06	0.02
Owner-occupied	-0.01	0	18	0	0.01	62	0	0.01	58	0.13	0.02	94	0.06	0.01
Other	0.02	0.01	78	0.05	0.04	68	0.04	0.04	67	0.09	0.08	70	0	0.01
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0.04	0.01
Commercial and industrial loans	0.10	0.11	63	0.12	0.19	47	0.12	0.17	48	0.15	0.47	26	0.37	0.37
Loans to individuals	0	0.76	0		0.72			0.71		0	1.13	0	0	1.17
Credit card loans		1.94			2.27			1.84			2.92			3.11
Agricultural loans	0	0.02	50	0.34	0.02	91	0.22	0.02	86	0.15	0.19	73	0.02	0.08
Loans to foreign governments and institutions		0.05			0			0			0			0
Other loans and leases	0.12	0.13	68	0.03	0.09	56	0.04	0.10	56	0.05	0.15	53	0	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	234,358		185,067		263,752		199,616		295,214						
90+ days past due loans and leases	168,282		140,769		150,174		173,567		155,088						
Nonaccrual loans and leases	108,658		83,047		66,650		116,345		105,808						
Total past due and nonaccrual loans and leases	511,298		408,883		480,576		489,528		556,110						
Restructured 30–89 days past due	688		875		2,105		2,261		1,368						
Restructured 90+ days past due	1,138		445		320		0		0						
Restructured nonaccrual	9,008		9,954		11,840		21,120		27,133						
Total restructured loans and leases	10,834		11,274		14,265		23,381		28,501						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	32,396		37,106		35,022		44,737		35,348						
Other real estate owned	9,851		15,869		6,401		16,558		15,171						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30–89 days past due loans and leases	0.61	0.33	83	0.54	0.29	82	0.74	0.32	87	0.60	0.39	78	1.09	0.43	89
90+ days past due loans and leases	0.44	0.10	88	0.41	0.09	88	0.42	0.10	87	0.52	0.12	86	0.57	0.15	87
Nonaccrual loans and leases	0.28	0.37	42	0.24	0.54	17	0.19	0.46	16	0.35	0.66	24	0.39	0.51	37
90+ days past due and nonaccrual loans and leases	0.72	0.52	74	0.65	0.68	58	0.61	0.62	59	0.87	0.85	61	0.96	0.71	76
30–89 days past due restructured	0	0.01	52	0	0.01	57	0.01	0.01	65	0.01	0.01	58	0.01	0.01	51
90+ days past due restructured	0	0.01	78	0	0	72	0	0	71	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.02	0.09	33	0.03	0.12	25	0.03	0.10	31	0.06	0.13	39	0.10	0.14	48
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.61	0.33	83	0.54	0.29	82	0.74	0.32	87	0.60	0.40	78	1.09	0.43	89
90+ days past due assets	0.44	0.10	88	0.41	0.09	88	0.42	0.10	87	0.52	0.12	86	0.57	0.15	87
Nonaccrual assets	0.28	0.37	42	0.24	0.55	17	0.19	0.47	16	0.35	0.67	24	0.39	0.53	37
30+ days past due and nonaccrual assets	1.33	0.89	78	1.19	1	69	1.35	0.97	74	1.47	1.29	65	2.04	1.19	85
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.53	0.33	79	0.47	0.40	69	0.43	0.36	70	0.64	0.52	71	0.71	0.44	83
90+ days past due and nonaccrual assets + other real estate owned	0.55	0.35	78	0.50	0.42	69	0.45	0.37	69	0.68	0.55	72	0.75	0.48	82
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.29	0.38	47	0.29	0.48	27	0.22	0.41	26	0.40	0.60	30	0.43	0.53	42
Allowance for loan and lease losses	62.06	55.46	65	55.24	67.85	49	44.59	62.64	38	56.33	66.66	41	100.55	115.41	47
Equity capital + allowance for loan and lease losses	3.13	3.63	50	2.95	4.12	34	2.33	3.60	36	4.06	4.97	38	4.10	4.28	54
Tier 1 capital + allowance for loan and lease losses	3.26	3.90	53	3.40	4.89	33	2.68	4.30	33	4.72	6.05	39	4.94	5.65	47
Loans and leases + other real estate owned	0.40	0.61	38	0.40	0.82	21	0.31	0.71	16	0.54	0.97	25	0.58	0.85	33

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.61	0.23	89	0.95	0.25	95	0.73	0.26	92	0.59	0.39	77	1.47	0.38	93
	90+ days past due		1.17	0.11	93	1.14	0.12	92	1.19	0.12	93	1.38	0.16	90	1.38	0.16	92
	Nonaccrual.....		0.41	0.41	60	0.43	0.60	45	0.35	0.52	38	0.72	0.76	56	0.47	0.46	57
Commercial and industrial	30–89 days past due		0.46	0.29	77	0.46	0.24	79	0.53	0.24	84	0.82	0.23	91	1.20	0.31	94
	90+ days past due		0.09	0.06	75	0.04	0.02	81	0.04	0.04	73	0.08	0.03	82	0.10	0.05	77
	Nonaccrual.....		0.31	0.47	42	0.20	0.65	18	0.14	0.57	16	0.19	0.75	17	0.49	0.83	33
Individuals	30–89 days past due		0.85	0.83	62	0	0.60	9	1.14	0.63	78	0	0.83	8	0	0.83	11
	90+ days past due		0.03	0.10	52	0	0.08	18	0	0.09	36	0	0.14	19	0	0.17	16
	Nonaccrual.....		0	0.17	21	0	0.17	18	0	0.17	22	0	0.28	19	0	0.17	11
Depository institution loans	30–89 days past due		0	0	44	0	0.03	44	0	0.01	45	0	0	0	0	0	0
	90+ days past due		0	0	46	0	0	47	0	0	47	0	0	0	0	0	0
	Nonaccrual.....		0	0	46	0	0	47	0	0	47	0	0	0	0	0	0
Agricultural	30–89 days past due		0	0.09	29	0	0.11	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due		0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.27	26	0	0.51	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		1.44	0.13	96	0.21	0.11	75	1.74	0.12	97	0.42	0.18	79	0.38	0.20	78
	90+ days past due		0.02	0.01	84	0.01	0.01	84	0.01	0.01	82	0.05	0.01	89	0.02	0.01	84
	Nonaccrual.....		0.14	0.06	83	0.16	0.13	70	0.17	0.09	76	0.24	0.15	72	0.10	0.13	62

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	1.38	0.39	92	0.93	0.36	89	1.20	0.46	92	1.07	0.65	81	1.24	0.67	86
	90+ days past due	4.56	0.22	97	4.21	0.25	95	4.52	0.24	96	4.85	0.33	94	5.02	0.31	95
	Nonaccrual	1.23	0.58	83	0.89	0.76	67	0.63	0.71	53	1.21	0.89	72	0.88	0.73	68
Revolving	30–89 days past due	0.77	0.31	90	0.50	0.33	74	0.39	0.28	68	0.16	0.48	23	0.98	0.45	91
	90+ days past due	0	0.02	34	0.04	0.03	75	0	0.02	35	0	0.03	30	0.07	0.05	76
	Nonaccrual	0.23	0.86	28	0.83	1.05	62	0.60	1.18	51	1.38	1.13	73	1.10	1	73
Closed-end	30–89 days past due	1.46	0.41	92	0.99	0.36	88	1.31	0.49	92	1.23	0.65	83	1.31	0.70	84
	90+ days past due	5.15	0.25	97	4.79	0.27	95	5.13	0.26	96	5.69	0.38	94	6.39	0.35	95
	Nonaccrual	1.36	0.57	86	0.90	0.71	70	0.64	0.67	55	1.18	0.87	76	0.82	0.70	62
Junior lien	30–89 days past due	0.01	0.01	67	0	0.01	33	0.02	0.01	80	0	0.02	25	0.04	0.02	76
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	77
	Nonaccrual	0.02	0.02	65	0.07	0.04	76	0.04	0.03	66	0.06	0.04	66	0.09	0.04	80
Commercial real estate	30–89 days past due	0.34	0.13	87	0.95	0.16	98	0.56	0.15	92	0.40	0.26	71	1.55	0.18	99
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	23	0.15	0.03	89
	Nonaccrual	0.12	0.29	35	0.26	0.48	38	0.25	0.38	49	0.53	0.62	49	0.33	0.23	71
Construction and development	30–89 days past due	0.94	0.19	89	0.90	0.15	90	0.47	0.17	85	0.38	0.28	70	4.13	0.28	98
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0.22	0.02	94
	Nonaccrual	0.13	0.14	69	0.10	0.31	53	0.11	0.20	62	0.31	0.41	65	0.18	0.20	67
1–4 family	30–89 days past due	0	0.02	30	0.04	0.03	76	0.06	0.02	84	0.14	0.03	88	1.70	0.06	99
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0.21	0	96
	Nonaccrual	0.06	0.01	89	0.01	0.02	69	0.01	0.01	70	0.21	0.03	90	0.01	0.02	66
Other	30–89 days past due	0.94	0.13	92	0.86	0.10	92	0.40	0.13	85	0.24	0.22	68	2.43	0.20	96
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0.01	0.01	79
	Nonaccrual	0.07	0.12	69	0.09	0.25	62	0.10	0.16	69	0.09	0.35	53	0.16	0.17	70
Multifamily	30–89 days past due	0.09	0.04	80	0.29	0.09	83	0.56	0.07	94	0.08	0.09	64	0.90	0.08	95
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0.01	0	87
	Nonaccrual	0	0.06	26	0.01	0.13	46	0.01	0.17	46	0.14	0.11	71	0.03	0.05	58
Nonfarm non-residential	30–89 days past due	0.26	0.10	86	1.15	0.12	99	0.58	0.13	88	0.48	0.23	79	1.08	0.14	98
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0.17	0.03	90
	Nonaccrual	0.16	0.36	34	0.36	0.58	44	0.35	0.45	54	0.69	0.80	52	0.43	0.28	73
Owner Occupied	30–89 days past due	0.09	0.04	77	0.45	0.04	99	0.05	0.04	65	0.24	0.07	91	0.47	0.07	99
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0.09	0.01	93
	Nonaccrual	0.16	0.12	65	0.22	0.20	57	0.20	0.17	61	0.28	0.27	55	0.29	0.16	76
Other	30–89 days past due	0.17	0.05	87	0.71	0.07	96	0.53	0.08	91	0.24	0.14	74	0.60	0.07	98
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0.07	0.01	90
	Nonaccrual	0	0.21	8	0.14	0.31	42	0.15	0.23	48	0.41	0.44	56	0.15	0.10	71
Farmland	30–89 days past due	0	0.09	32	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.51	23	1.93	1.06	78	0	0.69	23	0.21	1.13	43	0.42	0.84	52
Credit card	30–89 days past due		1.22			0.79			0.81			0.95			1.19	
	90+ days past due		0.50			0.40			0.45			0.63			0.78	
	Nonaccrual		0.13			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,952,364	1,622,953	1,634,561	1,608,100	1,701,298										
Retained earnings	2,770,333	2,424,509	2,498,853	2,151,064	1,899,630										
Accumulated other comprehensive income (AOCI)	-458,728	1,417	4,092	15,382	-34,678										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	4,263,969	4,048,879	4,137,506	3,774,546	3,566,250										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	635,064	635,016	640,572	639,275	646,870										
Accumulated other comprehensive income-related adjustments	-400,002	38,700	40,691	52,503	6,697										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	4,028,907	3,375,163	3,456,243	3,082,768	2,912,683										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	4,028,907	3,375,163	3,456,243	3,082,768	2,912,683										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	412,500	412,500	412,500	412,500	125,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	412,500	412,500	412,500	412,500	125,000										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	412,500	412,500	412,500	412,500	125,000										
Tier 1 Capital	4,441,407	3,787,663	3,868,743	3,495,268	3,037,683										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	325,483	353,068	353,169	380,717	408,228										
Non-qualifying capital instruments	253,566	253,566	253,566	253,566	253,566										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	268,446	231,499	232,270	291,462	158,461										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	847,495	838,133	839,005	925,745	820,255										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	8,066	8,066	8,066	8,066	8,066										
Tier 2 capital	839,429	830,067	830,939	917,679	812,189										
Exited advanced approach tier 2 capital															
Total capital	5,280,836	4,617,730	4,699,682	4,412,947	3,849,872										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	51,101,424	47,197,876	49,150,312	43,790,510	35,622,693										
Less: Deductions from common equity tier 1 capital	635,064	635,015	640,572	639,275	646,869										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	50,466,360	46,562,861	48,509,740	43,151,235	34,975,824										
Total risk-weighted assets	44,703,927	38,132,675	40,422,100	34,946,624	31,581,317										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	9.01	11.77	5	8.85	12.59	3	8.55	12.37	3	8.82	12.35	3	9.22	12.11	6
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	9.94	12.48	6	9.93	13.31	3	9.57	13.11	3	10	13.08	3	9.62	12.78	2
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	11.81	14.27	9	12.11	15.21	3	11.63	14.91	3	12.63	15.23	9	12.19	14.36	12
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.80	9.22	37	8.13	9.07	23	7.98	8.98	23	8.10	9.13	19	8.69	9.76	20
Supplementary leverage ratio, advanced approaches HCs		6.74		6.90			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0				0	
Total property and casualty assets			0			0			0			0				0	
Reinsurance recoverables (P/C)																	
Total life and health assets			0			0			0			0				0	
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)			0			0			0			0				0	
Total insurance underwriting equity			0			0			0			0				0	
Total property and casualty equity			0			0			0			0				0	
Total life and health equity			0			0			0			0				0	
Total insurance underwriting net income			0			0			0			0				0	
Total property and casualty			0			0			0			0				0	
Total life and health			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0	
Unearned premiums (P/C)			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0	
Separate account liabilities (L/H)			0			0			0			0				0	
Insurance activities revenue			1,403			1,606			2,110			1,709			1,915	-12.64	-12.53
Other insurance activities income			1,403			1,606			2,110			1,709			1,915	-12.64	-12.53
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			156,001			156,578			157,675			154,637			187,534	-0.37	7.56

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0.10	0.36	60	0.12	0.38	58	0.12	0.36	57	0.10	0.41	55	0.13	0.47	55			
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	3.33	12.02	19	3.88	11.72	21	3.83	12	19	4.05	11.03	26	5.87	11.51	29			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0		0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
Foreign Activities															
Total foreign loans and leases	791,348		711,748		687,611		616,402		456,386						
Real estate loans.....	0		0		0		0		0						
Commercial and industrial loans	673,729		637,087		594,174		567,518		418,058						
Loans to depository institutions and other banks acceptances	61,803		16,060		10,598		0		0						
Loans to foreign governments and institutions	0		0		0		0		0						
Loans to individuals	55,816		58,601		82,839		48,884		38,328						
Agricultural loans.....	0		0		0		0		0						
Other foreign loans.....	0		0		0		0		0						
Lease financing receivables.....	0		0		0		0		0						
Debt securities	990		1,011		1,007		1,020		1,031						
Interest-bearing bank balances	45,392		67,630		91,239		46,837		35,850						
Total selected foreign assets	837,730		780,389		779,857		664,259		493,267						
Total foreign deposits	113,083		112,816		118,068		110,029		77,731						
Interest-bearing deposits	0		0		0		0		0						
Non-interest-bearing deposits.....	113,083		112,816		118,068		110,029		77,731						
Analysis Ratios															
Yield: Foreign loans	6.12	0.84	93	5.88	0.63	94	5.92	0.66	94	6.62	0.87	94	6.82	1.25	92
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans	0.07	0.13	45		0.86		0.04	0.79	11	0.19	0.64	38	0.22	0.29	60
Foreign governments and institutions		0.05			0			0			0			0	
Growth Rates															
Net loans and leases.....	11.18	20.31	56	25.75	-0.16	81	11.55	6.83	67	35.06	-2.40	86	35.37	22.48	81
Total selected assets.....	7.35	21.10	58	26.77	3.36	82	17.40	9.48	75	34.67	2.04	82	35.58	12.40	84
Deposits	0.24	-2.72	56	32.10	10.74	86	7.31	0.73	60	41.55	3.46	96	28.22	10.36	80

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		4,899,923	5,350,164	5,352,217	5,366,565	5,739,569	-8.42	455.19
1–4 family residential loans		4,899,923	5,350,164	5,352,217	5,366,565	5,739,569	-8.42	455.19
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	50,945	51,055	50,614	50,403	-100.00	-100.00
1–4 family residential loans		0	50,945	51,055	50,614	50,403	-100.00	-100.00
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		9.35	11.19	10.67	11.90	15.68		
1–4 family residential loans		9.35	11.19	10.67	11.90	15.68		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		17.95	20.61	19.84	21.11	23.65		
1–4 family residential loans		0.86	0.99	0.92	1.26	1.73		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		16.16	14.72	15.11	13.28	13.35		
Auto loans and other consumer loans.....		40.45	38.71	39.77	39.85	35.29		
Commercial and industrial loans		24.58	24.97	24.35	24.51	25.98		
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
						Percent Change	
						1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....	0	0.95	0.95	0.94	0.88		
1–4 family residential loans	0	0.95	0.95	0.94	0.88		
Home equity lines							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans							
All other loans and leases							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	1.35	1.32	1.45	1.66		
Total retained credit exposure and asset sale credit exposure	1.22	1.42	1.44	1.51	1.79		
Dollar Amount in Thousands		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
							1-Year 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0	0	0	0
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	0	0	0	0	0
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.54	0.34	0.45	0.42	0.35
Home equity lines	0.77	0.50	0.39	0.16	0.98
Credit card receivables					
Commercial and industrial loans	0.46	0.46	0.53	0.82	1.20
All other loans and leases	0.61	0.54	0.86	0.26	0.95
Total managed loans past due 30–89 days	0.54	0.47	0.64	0.52	0.90
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.92	1.65	1.76	1.96	1.68
Home equity lines	0	0.04	0	0	0.07
Credit card receivables					
Commercial and industrial loans	0.09	0.04	0.04	0.08	0.10
All other loans and leases	0.01	0	0	0	0.09
Total managed loans past due 90+ days	0.39	0.36	0.37	0.45	0.47
Total Past Due Managed Assets	0.93	0.82	1.01	0.96	1.37
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	-0.01	0	0.02	0
Home equity lines	0.03	-0.23	-0.34	0.42	0.54
Credit card receivables					
Commercial and industrial loans	0.10	0.12	0.12	0.15	0.37
All other loans and leases	0.01	0.02	0.02	0.10	0.03
Net Losses on Managed Assets Percent of Total Managed Assets	0.05	0.05	0.05	0.10	0.15

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		72,880	179,255	211,270	308,374	198,534	-59.34	-24.23
Dividends		22,000	130,000	145,000	244,000	139,000	-83.08	-69.01
Interest		0	0	0	0	261		-100.00
Management and service fees		50,880	49,255	66,270	64,374	59,273	3.30	116.04
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		385	379	504	9,465	384	1.58	375.31
Dividends		0	0	0	9,000	0		
Interest		0	0	0	0	0		
Management and service fees		385	379	504	465	384	1.58	375.31
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		73,265	179,634	211,774	317,839	198,918	-59.21	-23.89
Securities gains (losses)		146	965	965	-484	0	-84.87	
Other operating income		402	1,165	2,405	1,016	1,008	-65.49	-69.17
Total operating income		73,813	181,764	215,144	318,371	199,926	-59.39	-24.35
Operating Expenses								
Personnel expenses		101,941	82,652	109,142	75,179	72,925	23.34	190.44
Interest expense		19,692	21,003	27,723	28,922	23,003	-6.24	175.34
Other expenses		122,286	111,164	150,386	124,545	127,761	10.01	95.91
Provision for loan and lease losses		0	0	0	0	18		-100.00
Total operating expenses		243,919	214,819	287,251	228,646	223,707	13.55	133.00
Income (loss) before taxes		-177,839	-33,087	-72,714	87,303	-21,744		
Applicable income taxes (credit)		-51,634	-42,311	-56,528	-42,745	-40,776		
Extraordinary items								
Income before undistributed income of subsidiaries		-126,205	9,224	-16,186	130,048	19,032		
Equity in undistributed income of subsidiaries		491,071	358,170	482,336	162,942	336,665	37.11	201.29
Bank subsidiaries		481,181	352,310	472,315	167,738	331,558	36.58	204.31
Nonbank subsidiaries		9,890	5,860	10,021	-4,796	5,107	68.77	103.21
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		364,866	367,394	466,150	292,990	355,697	-0.69	93.15
Memoranda								
Bank net income		503,181	482,310	617,315	411,738	470,558	4.33	119.61
Nonbank net income		9,890	5,860	10,021	4,204	5,107	68.77	103.21
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		4,952,654	87.61	4,707,544	86.28	4,854,413	87.82	4,362,881	4,159,612	5.21	58.24
Common and preferred stock		4,346,614	76.89	4,103,994	75.22	4,242,778	76.76	3,755,110	3,545,767	5.91	68.55
Excess cost over fair value		606,040	10.72	603,550	11.06	611,635	11.07	607,771	613,845	0.41	25.49
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		-100.00
Other receivables		0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries		122,600	2.17	108,027	1.98	112,307	2.03	101,866	106,666	13.49	103.45
Common and preferred stock		60,312	1.07	44,039	0.81	48,857	0.88	36,261	36,605	36.95	95.24
Excess cost over fair value		62,288	1.10	63,988	1.17	63,450	1.15	65,605	70,061	-2.66	112.09
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	70		-100.00
Securities		13,940	0.25	17,396	0.32	17,089	0.31	15,250	14,695	-19.87	0.18
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		199,149	3.52	255,826	4.69	181,154	3.28	322,604	96,243	-22.15	145.40
Cash and due from unrelated depository institution		314	0.01	4	0	3	0	3	2	7750.00	6180.00
Premises, furnishings, fixtures and equipment		239,039	4.23	256,433	4.70	245,783	4.45	272,970	275,214	-6.78	98.53
Intangible assets		8,371	0.15	8,371	0.15	8,371	0.15	8,371	8,371	0.00	0.00
Other assets		117,054	2.07	102,588	1.88	108,365	1.96	93,239	77,850	14.10	170.28
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		5,653,121	100.00	5,456,189	100.00	5,527,485	100.00	5,177,184	4,738,723	3.61	63.43
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		64,268	1.14	0	0	0	0	0	0		
Borrowings with maturity over 1 year		61,778	1.09	149,438	2.74	143,612	2.60	166,818	299,108	-58.66	-31.73
Subordinated notes and debentures		437,260	7.73	436,811	8.01	436,938	7.90	436,506	436,095	0.10	214.46
Other liabilities		198,269	3.51	206,057	3.78	194,681	3.52	204,299	58,705	-3.78	195.69
Balance due to subsidiaries and related institutions		253,566	4.49	253,566	4.65	253,566	4.59	253,566	253,566	0.00	0.00
Total liabilities		1,015,141	17.96	1,045,872	19.17	1,028,797	18.61	1,061,189	1,047,474	-2.94	84.52
Equity Capital		4,637,980	82.04	4,410,317	80.83	4,498,688	81.39	4,115,995	3,691,249	5.16	59.44
Perpetual preferred stock (income surplus)		412,500	7.30	412,500	7.56	412,500	7.46	412,500	125,000	0.00	230.00
Common stock		60,743	1.07	58,794	1.08	58,892	1.07	58,473	57,951	3.31	8.59
Common surplus		1,891,621	33.46	1,674,062	30.68	1,685,572	30.49	1,649,990	1,650,278	13.00	24.48
Retained earnings		2,731,843	48.32	2,373,447	43.50	2,447,535	44.28	2,080,013	1,899,630	15.10	117.72
Accumulated other comprehensive income		-458,727	-8.11	1,417	0.03	4,092	0.07	15,382	-34,679		
Other equity capital components		0	0	-109,903	-2.01	-109,903	-1.99	-100,363	-6,931		
Total liabilities and equity capital		5,653,121	100.00	5,456,189	100.00	5,527,485	100.00	5,177,184	4,738,723	3.61	63.43
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		253,566	4.49	253,566	4.65	253,566	4.59	253,566	253,566	0.00	0.00
Notes payable to subsidiaries that issued TPS		253,566	4.49	253,566	4.65	253,566	4.59	253,566	253,566	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
Profitability																
Net income / Average equity capital	10.56	11.02	52	11.51	12.52	47	10.84	11.94	45	7.46	7.29	50	10.28	9.68	62	
Bank net income / Average equity investment in banks	13.65	11.60	71	14.14	12.35	68	13.39	11.80	68	9.82	7.45	74	12.42	10.51	75	
Nonbank net income / Average equity investment in nonbanks	11.32	9.71	63	7.46	13.18	43	9.43	13.12	47	4.10	9.75	49	4.90	7.89	51	
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			8.55		
Bank net income / Parent net income	137.91	98.76	98	131.28	96.45	99	132.43	96.79	99	140.53	88.16	98	132.29	82.22	99	
Nonbank net income / Parent net income	2.71	2.50	72	1.60	3.22	61	2.15	3.40	65	1.43	3.59	57	1.44	5.93	62	
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34			74		
Leverage																
Total liabilities / Equity capital	21.89	18.39	70	23.71	16.51	76	22.87	16.81	77	25.78	20.06	75	28.38	20.43	71	
Total debt / Equity capital	12.15	12.61	61	13.29	11.37	72	12.90	11.71	69	14.66	14.41	67	19.92	14.31	73	
Total debt + notes payable to subs that issued TPS / Equity capital	17.61	14.76	69	19.04	13.41	75	18.54	13.63	74	20.82	16.67	73	26.79	16.36	74	
Total debt + Loans guaranteed for affiliate / Equity capital	12.15	12.68	60	13.29	11.46	71	12.90	11.77	68	14.66	14.68	67	19.92	14.56	73	
Total debt / Equity capital – excess over fair value	14.19	12.75	69	15.66	11.47	73	15.18	11.81	72	17.53	14.52	71	24.45	14.51	73	
Long-term debt / Equity capital	10.76	11.91	54	13.29	10.65	72	12.90	10.95	69	14.66	13.56	68	19.92	13.04	73	
Short-term debt / Equity capital	1.39	0.48	84	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36	
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40	
Excess cost over fair value / Equity capital	14.41	0.09	99	15.14	0.08	99	15.01	0.05	99	16.36	0.08	98	18.53	0.12	98	
Long-term debt / Consolidated long-term debt	14.48	39.59	29	24.75	40.69	33	28.53	39.86	35	28.99	34.67	42	39.64	28.44	60	
Double Leverage																
Equity investment in subs / Equity capital	109.43	104.01	74	109.19	103.15	79	110.40	103.22	82	108.47	102.81	81	115.58	103.22	92	
Total investment in subs / Equity capital	109.43	109.29	66	109.19	108.29	70	110.40	108.40	74	108.47	110.16	67	115.58	111.07	80	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	0.90	0.39	74	0.83	0.27	83	1	0.29	85	1.19	0.47	78	1.62	0.36	92	
Equity investment in subs – equity cap / Net income-div (X)	1.15	1.15	58	1.04	0.85	68	1.27	1.05	68	1.68	1.82	60	1.98	1.22	81	
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	56.84	130.36	20	92.74	152.56	27	86.88	152.85	19	126.97	136.59	52	92.52	177.68	19	
Cash from ops + noncash items + op expense / Op expense + dividend	66.55	118.32	30	103.05	155.61	33	96.11	154.48	21	138.21	147.24	55	103.09	190.27	18	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	122.60	105.80	71	92.47	94.59	43	80.97	98.54	31	168.30	134.08	74	123.86	116.34	62	
Pretax operating income + interest expense / Interest expense	-803.10	1,565.66	1	-57.53	1,645.53	2	-162.29	1,835.33	1	401.86	2,016.32	25	5.47	1,968.54	3	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-586.27	1,454.22	0	-14.42	1,896.20	2	-89.89	1,770.77	0	320.57	1,539.23	21	37.24	1,632.83	3	
Dividends + interest from subsidiaries / Interest expense + dividends	21.95	150.57	14	136.90	174.48	46	114.76	174.12	32	220.36	150.43	81	158.05	210.80	37	
Fees + other income from subsidiaries / Salary + other expenses	22.86	10.18	80	25.61	12.03	76	25.73	11.92	78	32.46	13.95	77	29.73	16.52	74	
Net income / Current part of long-term debt + preferred dividends (X)	17.40	26.99	37	17.52	40.79	39	16.67	47.61	31	13.71	35.64	41	43.38	57.11	73	
Other Ratios																
Net assets that reprice within 1 year / Total assets	-3.21	3.60	7	2.77	3.29	51	-2.11	3.44	8	4.40	3.85	60	0.49	2.64	38	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due		0.30			0.60			0.17			0.10		0	0.04	43	
Nonaccrual		0.65			1.04			0.92			1.03		0	0.54	40	
Total		0.95			1.64			1.09			1.13		0	0.58	34	
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0.24	1.77	60	0.24	1.76	60	0.24	1.76	61	0.24	2.66	58	0.30	5.62	57	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36	

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		70.90			801.82	69.90	98		66.37		66.04	81.10	45	342.11	57.84
Dividends declared / Net income	22.08	31.93	32	20.13	27.22	36	21.16	28.27	35	29.31	42.29	35	18.30	33.08	25
Net income – dividends / Average equity.....	8.23	7.51	63	9.19	9.25	57	8.55	8.62	57	5.28	4.14	65	8.40	6.46	76
Percent of Dividends Paid															
Dividends from bank subsidiaries	27.31	133.26	24	175.77	160.45	66	147.02	155.92	57	284.08	132.17	86	213.48	178.13	59
Dividends from nonbank subsidiaries	0	2.76	25	0	6.19	21	0	4.90	22	10.48	3.41	85	0	7.53	19
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	27.31	183.35	16	175.77	213.42	58	147.02	203.53	43	294.56	174.85	85	213.48	260.40	48
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	4.37	43.79	19	26.95	43.30	33	23.49	45.96	25	59.26	60.28	50	29.54	66.55	20
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0.06	0.54	55
Management and service fees from bank subsidiaries	10.11	0.95	93	10.21	0.87	92	10.74	0.88	93	15.63	1.47	93	12.60	1.55	91
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	14.48	52.71	23	37.17	48.70	41	34.22	51.33	31	74.90	62.88	61	42.19	69.36	23
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	47.96	14	0	66.90	8	0	62.63	8	214.08	56.39	91	0	82.95	12
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	3.89	0.51	90	6.47	0.66	90	5.03	0.37	91	11.06	0.86	91	7.52	1.92	87
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	3.89	64.26	27	6.47	94.31	16	5.03	87.22	14	225.14	79.84	85	7.52	150.41	16
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51				61.23
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01				0.29
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20				76.49
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	29.81	67.73	24	71.52	72.55	27	67.40	74.16	23	76.64	69.76	32	69.53	67.32	31
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0.13	0.80	54
Management and service fees from bank subsidiaries	68.93	1.25	97	27.10	1.64	96	30.80	1.44	97	20.22	1.87	95	29.65	1.81	95
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	98.74	81.70	52	98.62	82.68	60	98.20	83.13	50	96.86	82.20	44	99.30	78.80	68
Dividends from nonbank subsidiaries	0	2.90	24	0	3.56	21	0	3.07	21	2.83	1.95	78	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0.52	0.01	94	0.21	0.02	92	0.23	0.01	93	0.15	0.02	90	0.19	0.06	90
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0.52	4.41	55	0.21	5.69	47	0.23	4.67	50	2.97	4.70	72	0.19	7.29	40
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....	394.54	284.57	72		152.66			158.10			135.13				83.37
Loans and advances from subsidiaries / Total debt	45.01	27.96	72	43.25	28.03	70	43.68	26.38	72	42.03	27.08	72	34.49	28.33	69